

Information to identify the case:

Debtor 1	Karen J Dowgiert	Social Security number or ITIN	xxx-xx-7370
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-34033-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Karen J Dowgiert

6/5/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Karen J Dowgiert
DebtorCase No. 19-34033-JNP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 22

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Karen J Dowgiert, 17 N Route 73, Berlin, NJ 08009-9756
 518642874 +Alpha Recovery Corp. of Colorado, 6912 S. Quentin St. Unit 10, Englewood, CO 80112-4531
 518642881 +KML Law Group PC, 216 Haddon Avenue Suite 406, Westmont, NJ 08108-2812
 518642882 LCA Collections, PO Box 2240, Burlington, NC 27216-2240
 518642884 +Mercury Card/fb&t/tsys, PO Box 84064, Columbus, GA 31908-4064
 518642885 +Monarch Recovery Management, LLC, 3260 Tillman Drive Ste. 75, Bensalem, PA 19020-2059
 518642890 +Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Jun 06 2020 06:03:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:04:29 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:04:22 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518642875 EDI: CAPITALONE.COM Jun 06 2020 06:08:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 518642876 +EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenitycb/hsn, PO Box 182120,
 Columbus, OH 43218-2120
 518642877 +E-mail/PDF: creditonebknofications@resurgent.com Jun 06 2020 03:13:19 Credit One Bank Na,
 PO Box 98872, Las Vegas, NV 89193-8872
 518642878 +EDI: DISCOVER.COM Jun 06 2020 06:04:00 Discover Fin Svcs Llc, PO Box 15316,
 Wilmington, DE 19850-5316
 518642879 +EDI: FSAE.COM Jun 06 2020 06:08:00 Firstsource Advantage, 205 Bryant Woods South,
 Amherst, NY 14228-3609
 518642880 +E-mail/Text: fggbanko@fgny.com Jun 06 2020 03:03:25 Forster Garbus & Garbus,
 7 Banta Place, Hackensack, NJ 07601-5604
 518642883 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 06 2020 03:13:29 Lvnv Funding Llc,
 PO Box 740281, Houston, TX 77274-0281
 518642886 +E-mail/Text: jennifer.chacon@spservicing.com Jun 06 2020 03:06:20 Select Portfolio Svcin,
 PO Box 65250, Salt Lake City, UT 84165-0250
 518642887 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synch/car Care Pep Boy, C/o PO Box 965036,
 Orlando, FL 32896-0001
 518642888 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synch/walmart, PO Box 965024, Orlando, FL 32896-5024
 518644954 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518642889 EDI: USBANKARS.COM Jun 06 2020 06:03:00 U.S. Bank NA, PO Box 2188, Oshkosh, WI 54903
 TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as trustee, in trust for registered holders of First Franklin Mortgage Loan Trust, Et Al... dcarlon@kmlawgroup.com, bkgrou@kmlawgroup.com
 Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.axosfs.com
 Joseph J. Rogers on behalf of Debtor Karen J Dowgiert jjresq@comcast.net, jjrogers0507@gmail.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 4